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ABSTRACT

The Pre-Retirement Rehearsal Project sought to motivate, educate, and guide persons forty-five years of age and older (especially those with limited academic skills) in successful retirement planning. Community awareness of the need for planning was achieved through the opening of a pre-retirement center, design of three brochures, construction and use of a display at conferences and community programs, and various media publicity. Four slide/tape programs were developed on pre-retirement planning and on the project itself. Questionnaires were developed to survey seventy individuals (1) fifty years and more approaching retirement and (2) two to three years after retirement; the survey concerned interests of persons approaching retirement, concerns before and after retirement, and advice from retirees. From this information and previous experience, a course using an assembled package of instructional materials was organized and field tested. A series of booklets and teachers' guides on retirement concerns specifically for individuals with limited academic reading ability and a bibliography were developed (see Note). Pre-retirement seminars and teacher-training workshops were conducted. These project products are appended: outline of a pre-retirement planning seminar; brochures and script of the slide-tape presentation, Introduction to Pre-Retirement Rehearsal Project; and survey forms. (YLB)

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NATIONAL INSTITUTE OF EDUCATION

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PRE-RETIREMENT REHEARSAL PROJECT

Final Report - July 1, 1977 - June 30, 1978

I. PROJECT OBJECTIVES:

The goal of the Pre-Retirement Rehearsal Project has been to motivate, educate, and guide persons 45 years of age and older (especially those with limited academic skills) in the successful planning for their retirement years. The four objectives to accomplish this goal were:

- to develop an awareness in the community for the need to plan for retirement
- to serve as a clearinghouse for nationally recognized pre-retirement materials
- to inform and refer people to local pre-retirement seminars
- to design a multi-media curriculum for use in adult education centers.

A. Awareness:

The first step in accomplishing these objectives was the opening of the Pre-retirement Center in downtown Lancaster. To meet the needs of the resource library, the early stages of the Project was directed at gathering available retirement planning materials and information, and contacting area businesses and agencies with inquiries about existing pre-retirement programs. Although some commercial materials were purchased, most of the materials were accumulated free of charge through professional firms, organizations, and businesses. Surveys of Lancaster area businesses and agencies revealed that in 1978 four industries sponsored in-house group pre-retirement seminars; the Lay School of Theology and Lutheran Social Services ran pre-retirement seminars periodically; and the Lancaster County Office of Aging on a separate contract with Lancaster-Lebanon Intermediate Unit 13 sponsored fifteen community-based pre-retirement programs.

To increase community awareness of the need for Pre-retirement Planning, three brochures were designed. One introduced the services and goals of the Pre-retirement Center and briefly described the areas to consider when planning for retirement. Another brochure, "A Selected Bibliography On Pre-retirement Planning" was written in cooperation with the Lancaster County Public Library. It is a guide to books for people who want to pursue planning on an individual basis rather than in group seminars. The third brochure, "Planning For Your Future: A Timetable For Retirement Planning" contains practical suggestions about what an individual can do in his 40's, 50's, 60's, what to do just before retirement, and after retirement. The timetable has been very popular with businesses, agencies, and universities with over 9000 copies printed to date.

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A display illustrating the areas to consider when planning for retirement was constructed and used at conferences and community programs. The display holds brochures and literature written by the Pre-Retirement Rehearsal Project staff.

Community awareness of the Project was further enhanced through newspaper, radio, and television coverage. A direct approach to informing individuals of the steps to consider before retirement was made through speaking engagements to community organizations and associations and to group seminars (see Appendix A for individuals served).

B. Media Development:

Four slide/tape programs have been produced under the Pre-Retirement Rehearsal Project:

1. "Prepare Now For Your Future" - a 7 minute slide/tape program which describes the typical concerns of a couple as they plan for retirement. Topics include financial matters, housing requirements, health needs, emotional adjustments, leisure activities, and legal affairs. This slide/tape is designed to stimulate interest in retirement planning and may be used in an introductory group session in Pre-retirement Planning.

2. "Housing Options in Lancaster County" - a 15 minute slide/tape which investigates the housing options a person about to retire could consider. This slide/tape was designed to enhance the Housing session for local Pre-retirement Seminars. It has also been made available to senior citizen groups.

   The program was used on May 25, 1978 in a model pre-retirement course being conducted with the employees of the Lancaster County Office of Aging Senior Employment Program. Approximately sixty participants are taking the course. In addition the Housing program was shown in five pre-retirement seminars sponsored by the Office of Aging and Intermediate Unit 13. Those five seminars served 91 people.

3. "Are You Going To Take Retirement Cold Turkey" - an 18 minute slide/tape that deals with leisure opportunities available to persons of retirement age - specifically those available in Lancaster County. This slide/tape was designed to enhance the Leisure session in local Pre-retirement Seminars. It also could be used in senior citizen centers.

4. "Pre-Retirement Rehearsal Project" - a 7 minute introductory slide/tape defining the goals and steps in developing materials and awareness about pre-retirement education. This slide/tape was produced to document the Pre-Retirement Rehearsal Project as a model for other communities.

C. Results Of The Pre-Retirement Planning Survey:

In order to measure the content of previously established Pre-retirement Seminars with the needs of individuals approaching retirement, two questionnaires were designed. One questionnaire was designed for individuals 50 years and more who are approaching retirement; the other was designed for individuals 2 or 3 years after retirement. Seventy people completed the questionnaires. Based on the research compiled from the questionnaires, the Pre-Retirement Rehearsal Project then used the information to evaluate and establish new materials in pre-retirement planning.

Results of the questionnaire showed the following:

Topics of interest to individuals approaching retirement:
(in order of importance)

1. Health Maintenance
2. Social Security and Medicare
3. Savings and Investments
4. Travel and Hobbies
5. Housing
6. Community Resources and Services
7. Use of Leisure Time
8. Recreation
9. Legal Matters - Preparation of a Will

Concerns of individuals before retirement:

1. Remaining physically and mentally active
2. Achieving a rich and satisfying life by being useful in retirement
3. Keeping my spouse happy in retirement
4. Preserving my personal independence

Concerns of individuals after retirement:

1. Money
2. Time on my hands
3. Boredom
4. Health
5. Housing
6. Attitude

Specific advice from retirees to those about to retire:

1. Learn
2. Invest money ahead
3. Check financial situation
4. Don't be alone
5. Plan money and time
6. Move to Senior Citizen housing
7. Make sure you want to retire
8. Enjoy yourself

D. Curriculum Development:

Based on previous experience and information gained from surveys, the organization of a pre-retirement course was determined. In addition, a low-cost pre-retirement package of instructional materials was assembled for participants in the program. Booklets included:

Reprint of "In Retirement Living .. What You Don't Know Can Hurt You", Thomas Collins
AIM Guides:
"Your Retirement Legal Guide"
"Your Retirement Money Guide"
"Your Retirement Psychology Guide"
AIM Booklets:
"Aiming For Dynamic Fitness"
"Guide To Housing Security"
"Guide To Home And Personal Security"
"AIM's Legal Guide"
"AIM's Guide To Financial Security"
"On Being Alone"

"Your Where To Call Guide For Lancaster County"
"Family Medical Record"
"Food Guide For Older Folks"
"What I Own And Where"
"You Can Become An Aware Consumer"
"Mail-A-Book"
"Your Social Security"
"Your Social Security and Medicare Fact Sheet"
"Direct Deposit Of Social Security Checks"
"Tax Benefits For Older Americans and Senior Pennsylvanians"

Accompanying the assembled package of materials is an descriptive outline of nine seminar sessions which brings together the theme "The Keys To A Successful Retirement". The course was field tested in the pre-retirement education courses offered by the Lancaster County Office of Aging cooperatively with Lancaster-Lebanon Intermediate Unit 13. Approximately 300 persons took the courses. (Appendix B)

Another series of booklets on retirement concerns were written specifically for individuals with limited academic reading ability:

"Planning For Your Future"
"Housing Options in Retirement"
"Retirement Legal Matters"
"A Healthy Retirement"
"You and Your Leisure"

At the end of each booklet are questions on comprehension, grammar, and reasoning so that they may be used either collectively in a pre-retirement planning seminar or individually, in an ABE class.

E. Pre-retirement Seminars and Teacher Training:

In order to assist teachers in pre-retirement seminars, four instruction workshops were held by the Pre-retirement Specialist. Teachers were given guidance on how to organize the seminar, how much responsibility they should assume, and how to structure the individual sessions. Ten teachers were trained to lead Pre-retirement Seminars. Most of those receiving training were then employed under the Office of Aging/IU 13 contract providing for 15 community-based pre-retirement programs.

A model pre-retirement course was conducted with employees of the Lancaster County Office of Aging Employment Program. It was designed to encourage coping and academic skills for those who had returned to work late in life. Course emphasis was placed on the decision-making process and the necessity of planning for future needs.

Another pilot course was offered to teachers in Lancaster and Lebanon Counties. Included in the regular design for the course were sessions specifically planned for teachers, such as one on Pennsylvania Retirement Pension System and another on tax-sheltered annuities. Evaluations of the program indicated a strong urging for its continuation.

F. Project Products Accompanying Final Report

1. Pre-Retirement Planning Survey
   a. For employees 50 years and more
   b. For individuals 2 or 3 years after retirement
2. List of Office of Aging/I.U. 13 Classes 1977-1978
   a. Registration Form
   b. Evaluation Form
3. Awareness Brochures & Slide-Tape Presentation
   a. Are You Between 45 and 60 ... (Brochure)
   b. A Selected Bibliography on Pre-Retirement Planning (Brochure)
   c. Planning for Your Future: A Timetable (Brochure)
   d. Introduction to Pre-Retirement Rehearsal Project (Slide-tape)
      - Script only included -
4. Curriculum Materials
   a. Package of low-cost pre-retirement instructional materials
   b. Set of six Pre-Retirement Booklets & Teacher's Guides for low-level readers (5-6th grade reading ability). These materials were developed for this project. Three slide-tapes accompany the booklets.

4. Curriculum Materials continued...

I. Planning for Your Future:	Student Booklet Teacher's Guide Slide-Tape Script Slide-Tape Presentation
II. Housing Options in Retirement: "Housing Options in Lancaster County"	Student Booklet Teacher's Guide Slide-Tape Script Slide-Tape Presentation
III. Retirement Legal Matters:	Student Booklet Teacher's Guide
IV. A Healthy Retirement:	Student Booklet Teacher's Guide
V. You and Your Leisure: "Are You Going To Take Retirement Cold Turkey?"	Student Booklet Teacher's Guide Slide-Tape Script Slide-Tape Presentation
VI. Money to Retire on:	Student Booklet Teacher's Guide

5. A Bibliography of Pre-Retirement Planning

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July 20, 1979

After completing this 309 Project, Mrs. Ellenberg went on to teach Pre-Retirement courses for Penn State University and various industries. As a result of her experiences she has resently written and published a Pre-Retirement Education Manual and the brochure, Prepare for Whatever Comes: What every woman should know...

These materials have been sent to ADELL for dissemination with the Lancaster-Lebanon Intermediate Unit 13 Pre-Retirement Rehearsal products. I believe they are excellent resource materials. However, they were not written under project funds and cannot be copied. Information about their purchase is attached to each cover.

SHERRY ROYCE, Project Director

Pre-retirement Rehearsal Project

A PA 309 Curriculum Development Project

July 1, 1977 - June 30, 1978

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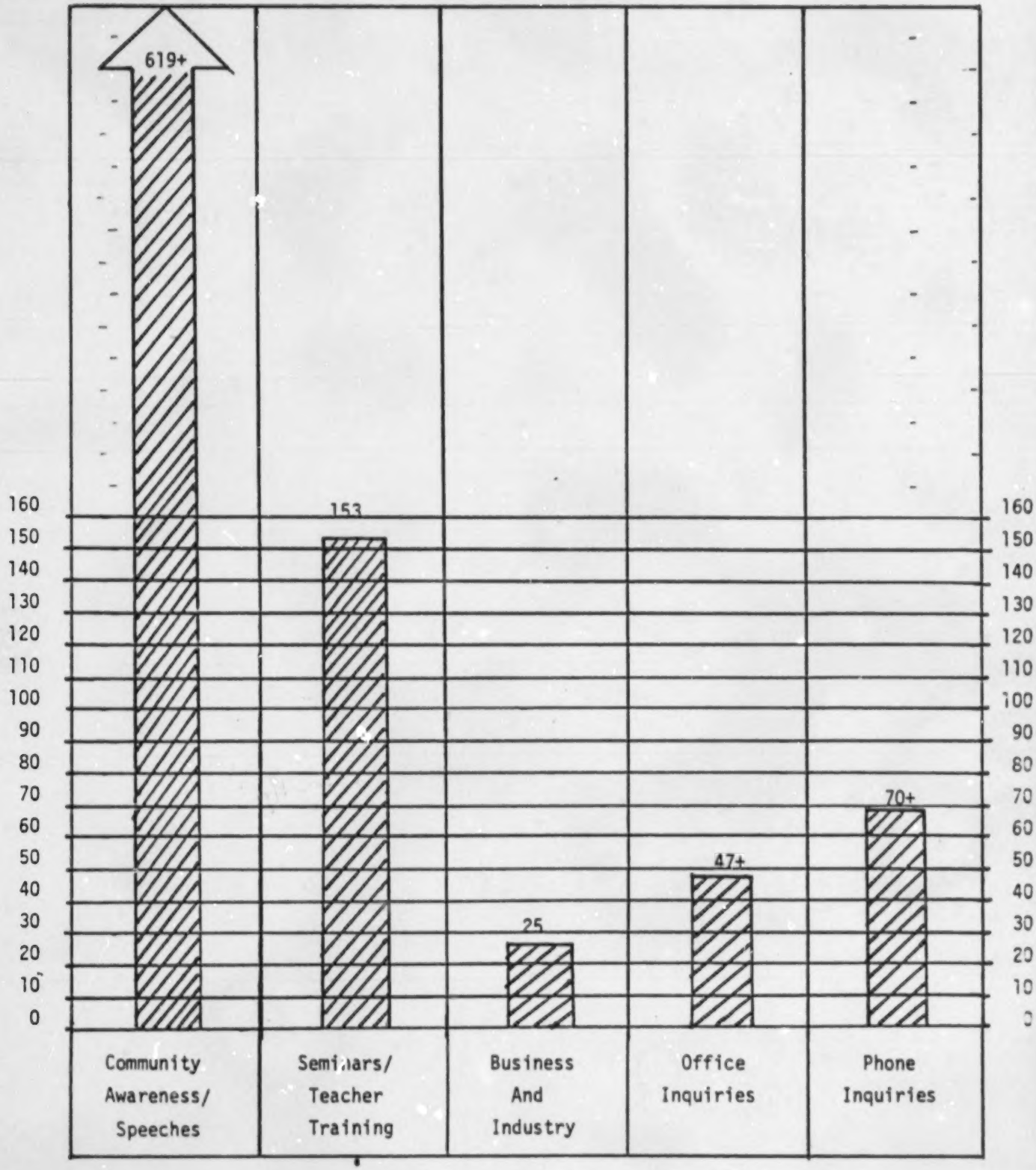
APPENDIX A

PRE-RETIREMENT REHEARSAL PROJECT

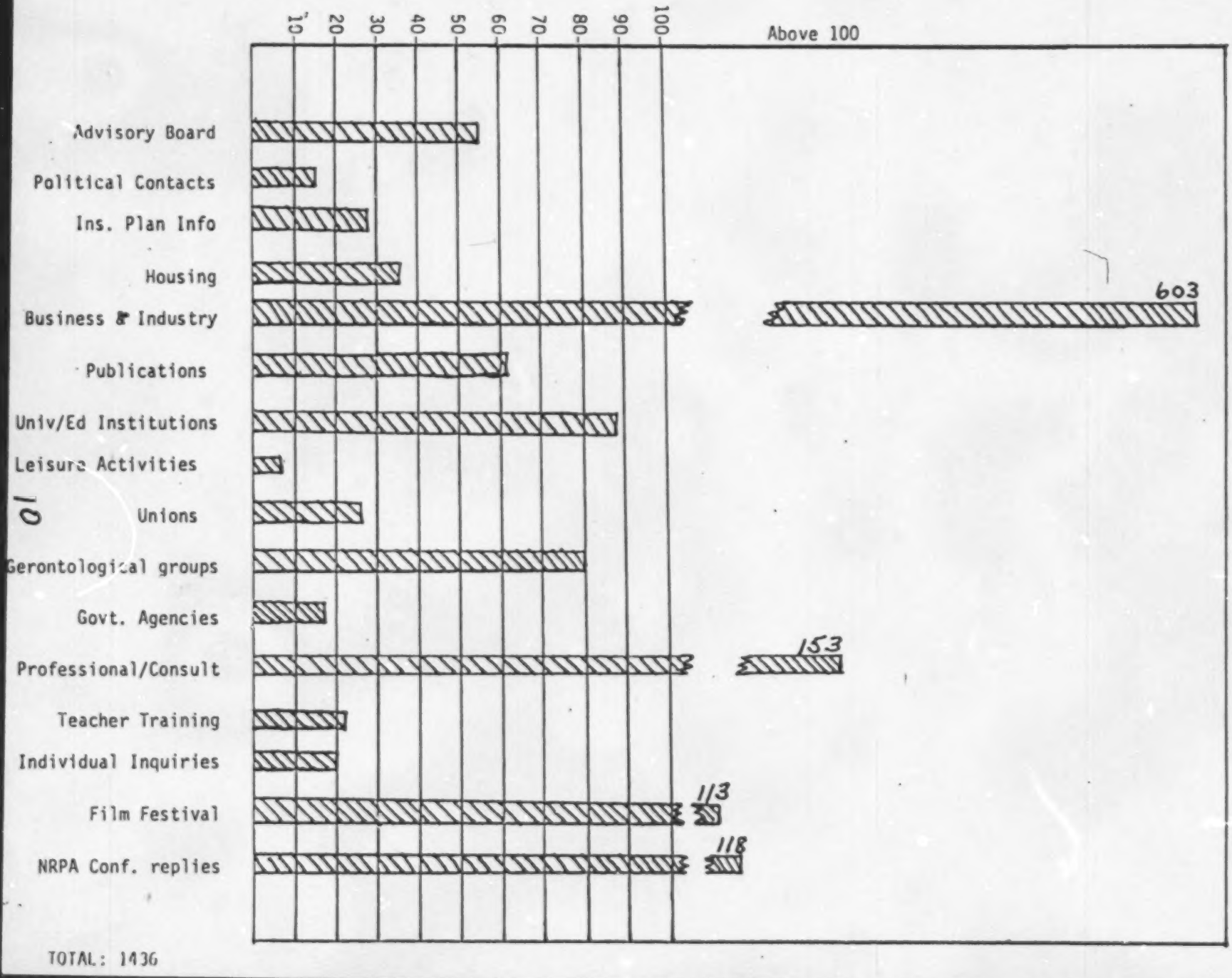
Numbers of people directly served:



TOTAL: 914+

PRE-RETIREMENT REARSAL PROJECT

Correspondence



TOTAL: 1436

PRE-RETIREMENT REHEARSAL PROJECT JULY 1, 1977 - JUNE 30, 1978

Community Awareness

Interviews, Publicity, Speaking Engagements, and Conferences

Susan Fitzgerald, Lancaster New Era - 7/28/77, 8/3/77, 8/17/77

Gladys Mummau, WDDL interview - 8/30/77

Ken Baler, Lancaster Sunday News - 10/5/77

AARP meeting & presentation - 10/14/77

Howard Shephard, WGAL-TV interviews - 11/30/77, 1/24/78

Franklin and Marshall, Marketing Class presentation - 12/2/77 (52 attendance)

John Scott, WGAL-TV "Dialogue" interview - 12/20/77

Kevin Frey, WLAN interview - 1/11/78

Personnel Association dinner speech - 1/10/78 (47 attendance)

National Recreation and Parks Association Mid-Atlantic Open Forum Conference presentation - 2/1/78 (203 attendance)

Penn. Mid-Winter Adult Education Conference, presentation - 2/3/78 (35 attendance)

Lititz Senior Center, Housing slide/tape presentation - 3/1/78 (46 attendance) H

Lancaster-Lebanon Intermediate Unit 13 In-Service presentation - 3/18/78 (27 attendance)H

State College Area School District/Nancy Desmond, Lancaster presentation - 3/29/78 (4 attendance)

Office of Aging staff meeting, Housing slide/tape presentation 4/3/78 (15 attendance) H

Millersville State College, Counseling Older Adults Class presentation - 4/17/78 (22 attendance)

Red Lion Farmers Forum dinner speech - 4/28/78 (68 attendance)

Armstrong Pre-retirement Seminar, Leisure Consultant presentation - 5/9/78, 5/10/78 (47 attendance)

Film Festival, Lancaster Public Library - 5/12/78 (20 attendance)

Penn State Business and Community Leaders presentation 5/22/78 (16 attendance)

Optimist's Club luncheon speaker -5/30/78 (17 attendance)

Lancaster Business Women's Club dinner speech - 6/14/78 (106 attendance)

Lion's Club Luncheon Speech - 6/7/78 (35 attendance)

Pre-Retirement Seminars/Teacher Training

Pre-retirement Seminar, Conestoga View (8 sessions) - 9/19/77-10/12/77 (23 participants)

Pre-retirement Seminar, Lancaster County Office of Aging (8 sessions) 11/16/77-6/29/78 (60 participants)

Teacher Training (4 sessions) 9/14/77 - 9/23/77 (3 participants)

Teacher Training (3 sessions) 9/19/77 - 10/4/77 (1 participant)

Pre-retirement orientation, Ralph Rothan (4 sessions) - 1/16/78 - 1/25/78
Pre-retirement registration, J.P. McCaskey High School - 2/14/78, 2/16/78
Pre-retirement Seminar, substitute for Larry Large (3 sessions)
3/6,8,13/78 (24 participants)
Teacher Training (4 sessions) 3/15& 22/78, 6/5/78 (6 participants)
Pre-retirement Seminar for Lancaster-Lebanon Teachers, I.U.13 (6 sessions)
4/6/78 - 5/4/78 (35 participants)

Business and Industry Contacts

Jay Brubaker, Sperry-New Holland 8/4/77
Dale Huber, Donnelley Printing 8/10/77
Dean Keller, Lancaster Chamber and Manufacturers Association 8/24/77
Frank Schmucker, CLU 8/25/77
Angelo Manolas, Social Security Office 8/26/77
John Rengier, attorney 8/29/77
John May, attorney 9/1/77
Ed Vey, Commonwealth National Bank 10/6/77
Joseph Gallagher, Lancaster General Hospital 10/11/77
Lee Lawrence, American Consulting Team 10/17/77
Alfred Neeves, International Signal Corp. 11/28/77
Irene Bailey, Franklin and Marshall 11/28/77, 12/1/77
Bob Schwartz, Slaymaker Lock 12/7/77
Dale Huber, Donnelley Printing 12/19/77, 1/31/78
Administrative Management Society meeting 12/19/77
Walt Brunke, Fulton Bank 12/20/77, 12/27/77
John May, attorney 1/6/78
Charles Monaghan, Fulton Bank 1/6/78
P.B. Kramer, Armstrong 2/21/78, 2/28/78 H
Frank Andrescavage, Capitol Insurance 3/1/78
Lois Shrum, National Central Bank 3/28/78
Dr. Barry Penchansky, Neighborhood Services Health Center 3/6/78
Arwilda Haines, RCA 4/13/78
Mabel Vogelsong, Harrisburg United Way 4/5/78
Martha Lum, United Telephone 5/24/78

Educational Contacts/Programs Attended

Lebanon Cable Studio, 3 training sessions - 7/7/77 - 7/21/77
Paul Steffy, SDL - 7/19/77 (School District Lancaster)
Bob Case, Lancaster County Public Library - 7/29/77
Ruth Taylor, YWCA program chairman - 8/11/77
Chip Kirchner, SDL - 8/17/77 (School District Lancaster)
HAAC Financial Assistance Seminar - 8/15/77
HAAC Public Relations Seminar - 9/20/77 H
HAAC Designing Brochures Seminar - 10/3,4/77 H
Hazel Loser, Lutheran Social Services - 9/2/77
Bob Walker, Congressman - 11/16/77
Dr. Agnes Martinko, Penna. Dept. of Education, Harrisburg - 12/21/77
Ken Hirneisen, Adult Education ABE Class - 12/14/77
Dr. Max Cooley, Dean of Continuing Education, Shippensburg State College - 1/17/78
LARC, Sally Liller, presentation - 2/22/78 H (Lancaster Area Retarded Citizens)
Temple University Law Conference - 3/18/78
Volunteers in Probation and Parole, presentation - 4/14/78 H
Regional Adult Education Conference, Washington, DC 5/5,6,7/78 H
Lebanon County Office of Aging - 3/7/78

Personal Inquiries

Office Visits:

Unnamed woman - rent rebate info - 8/18/77
Aaron Shiley - planning info - 8/31/77
Holly Stambaugh - general info - 9/1/77
Lyle Metzger - IRA info - 9/6/77
Ed Brereton - AARP info - 9/8/77
Roy Fairbairn - Seminar info - 9/20/77 (Armstrong)
Irving Deihl - Seminar info - 9/26/77
Marion Hoffman - organization info - 9/26/77
John Corretta - custodian account info - 9/27/77 (Merrill-Lynch)
Kathy Krygowski - speaking engagement info - 9/27/77 (PRPS Innovative Programs Conference)

Cora Scharfenberg - general info - 9/29/77
Roy Shetter - financial info - 10/13/77
Unnamed retiree - financial info - 10/13/77
Ralph Diller - insurance info - 11/7/77
M/M Henry Rosenbaum - IRA info - 11/29/77
Peter Emmi - IRA Rollover info - 12/5/77
M/M Nathan Garonzik - Keough info - 12/14/77
P.B. Kramer - Seminar info - 2/2/78 (Armstrong)
Kay Lingle - general info - 3/20/78
Rufus Fulton - Timetable info - 4/7/78
Parke Espenshade - general info - 4/25/78
Joseph Emmi - financial info - 4/26/78
Ann Adams - retirement community info - 4/27/78
Jim Mollihan - updated Social Security info - 4/27/78
Jessie Washington - housing info - 5/22/78

Phone Inquiries:

Mrs. Raymond Wurst - Social Security and Medicare info - 9/1/77
Mrs. John Heagy - Seminar info - 0/2/77
Menno Diener - Seminar info - 9/6/77
Kenneth Thomas - Seminar info - 9/8/77
Francis Zeigler - Seminar info - 9/15/77
M/M Alfred Diller - Seminar info - 9/23/77
Rebecca Trauger - Medicare info - 9/2[illegible]/77
Lester Turner - general interest - 9/28/77
Mary Ellen Singer - Seminar info - 10/4/77
Mr. McVicker - general info - 10/13/77
Ralph Diller - insurance info - 10/14/77
Paul Eyler - Seminar info - 10/14/77
Hazrl Loser - resource info - 10/18/77
Isaac Ginder - general info - 11/9/77
Bob Herr - Seminar info - 11/11/77 (Herr Motor Freight)
Personnel manager, M&M Mars - materials request - 11/19/77
Bob Schwartz - materials request - 12/5/77 (Slaymaker)
Suzanne Ruby - IRA info - 12/7/77

Gene Haatainen - organization and seminar info - 2/1/78 (High Steel Structures)
Mary Pillar - Timetable purchase info - 2/9/78 (Community College of Allegheny County)
Susan Coulsen - Social Security info - 2/15/78
Debbie Faltine - CAP Garden Program info - 2/23/78
Kurt Hoverter - Timetable info - 3/8/78 (United Telephone)
Roy Williams - Timetable info - 4/21/78 (Bureau of State Parks)
Beth Holton, R.N. - Health Seminar info - 4/26/78
Mrs Kearsey Rineer - agency assistance - 5/31/78
Paul Dunkle - request for timetables - 4/25/78 (Bureau of Employment Security)
Wayne Oaks -request for speaker 4/26/78
Bailey Pomeraning - request for speaker 4/27/78
Sam Sexton - materials info 4/27/78 representative from AIM
Roy Bair - materials info 5/15/78 (Jefferson Pilot Co.)

THE KEYS TO A SUCCESSFUL RETIREMENT

1978 Pre-Retirement Planning Seminar

Materials: Reprint of "In Retirement Living ... What You Don't Know Can Hurt You", Thomas Collins
Aim Guides,
- "Your Retirement Legal Guide"
- "Your Retirement Money Guide"
- "Your Retirement Psychology Guide"

Aim Booklets,
- "Aiming for Dynamic Fitness"
- "Guide to Housing Security"
- "Guide to Home and Personal Security"
- "Aim's Legal Guide"
- "Aim's Guide to Financial Security"
- "On Being Alone"

"Your Where to Call Guide for Lancaster County"
"Family Medical Record"
"Food Guide for Older Folks"
"What I Own and Where"
"You Can Become an Aware Consumer"
"Mail-a-book"
"Your Social Security"
"Your Social Security and Medicare Fact Sheet"
"Direct Deposit of Social Security Checks"
"Tax Benefits for Older Americans and Senior Pennsylvanians"

Session 1: Planning for Retirement

The key to a successful retirement begins with planning.

During your working years begin to examine your thoughts about what you believe retirement should be like. What do you really want in retirement? How will you spend your leisure hours? Where should you live? How can you make ends meet on your pension? What changes will you want to make?

Then define what you feel will be your principal needs and focus in on your particular goals. What are your dreams and desires? What are your worst fears?

Once these ideas have been thought out and listed in order of priority, you will be in a position to develop some plans. With careful planning you will discover on your own the adjustments you will have to make in retirement.

The following sessions will present as much factual information as possible on vital retirement matters, such as, Social Security, investments, life insurance, pensions, financial assistance, housing, legal matters, community resources, health, recreation, and taxes.

Reading Material: "What you don't know can hurt you"

Session 2: Housing in Retirement

An important consideration for every couple, widow, or single person is "where will I live after retirement?" Whether to stay put or "get away from it all" should be planned with great care. In regard to housing the key to making wise decisions in retirement is knowing all the facts and options available in given situations.

This session will concentrate on:

- variety of options for living arrangements
- community resources and services available and how to use them to advantage

Reading Material: Guide to Housing Security
Guide to Home and Personal Security
Your Where to Call Guide for Lancaster Co.

Resource Consultant:

Session 3: Financial Planning

Since good financial planning is essential to reaching your goals, the key to financial independence in retirement is understanding in advance the ABC's of the various pension plans and benefits and providing supplemental income, if necessary, by using remaining working years to help guarantee as much of a carefree condition as is practical and possible.

The two sessions on financial planning will focus on:

- sources of income during retirement
- benefits of Social Security and Medicare
- costs of retirement living
- ways to supplement retirement income through investments, savings, life insurance, annuities, and financial assistance

Resource Consultant:

Session 4: Financial Planning

Reading Material: Your Retirement Money Guide
Aim's Guide to Financial Security
Your Social Security
Your Social Security and Medicare Fact Sheet
Direct Deposit of Social Security Checks

Resource Consultants:

Session 5: Various Forms of Taxes

Another of the economic aspects of retirement is the various forms of taxes. Despite popular belief, taxes do not cease upon retirement. Although your Social Security will be wholly tax exempt, your pension plan, if noncontributory, will be looked upon as income by the IRS and fully taxable.

However, don't fret, there are some tax benefits especially designed for those 65 and older.

To be thoroughly informed of tax procedures is certainly one key to diminishing problems and headaches in your retirement years.

The topics to be discussed include:

- tax estimating
- double exemptions
- tax deductions usually overlooked
- reducing income taxes
- 65 special tax exemptions on housing

Reading Material: Aim's Guide to Financial Security
Tax Benefits for Older Americans and Senior Pennsylvanians

Resource Consultants:

Session 6: Leisure Time

One of the more important keys to successful retirement is activity ... something to do. Planning what you will do with your leisure hours is as important as making the proper financial arrangements.

Remaining open to life, seeking new challenges, cultivating wide interests, and promoting reasonable social contacts are key factors to satisfaction and joy in retirement.

This session will explore the question "What do I really want in retirement?"

- examine work satisfactions
- determine interest patterns
- explore unfamiliar fields
- look at retirement substitutes for the job
- develop a personal program

Reading Material: Your Retirement Psychology Guide
Mail-a-book

Resource Consultants:

Session 7: Legal Affairs

The key to acquiring peace of mind in retirement lies in obtaining sound legal advice, placing all valuable papers in order, and providing heirs with a proper will.

You may want to sell your home or buy a new one, change the control of your assets, or arrange for charitable contributions. In all cases if you need legal advice or anticipate any legal changes, your lawyer should be the one to help you.

This session will consider the following areas:

- how to choose a lawyer
- estate planning
- special situations of retirement
- what important documents to file away

Reading Material: Your Retirement Legal Guide
Aim's Legal Guide
What I Own and Where

Resource Consultant:

Session 8: Health Maintenance

Health is another key factor in successful retirement. The best way to be young for your years at 60 and 70 is to begin to take better care of yourself immediately. Good health is as important to you now as in the future.

What can you do today to add to your investment in a healthy future? Consider these:

- watch your eating habits
- get enough rest
- exercise according to your age and requirements
- have a yearly medical check-up
- don't ignore danger signals
- avoid accidents
- look to your future creatively

Reading Material: Aiming for Dynamic Fitness
Family Medical Record
Food Guide for Older Folks

Resource Consultant:

Session 9: Adjusting to Role Changes

For many people change itself can be a threat, while others thrive on it. In retirement you will be faced with many changes. Change of role in community. Change in lifestyle. Change in home. Change in family life. Change in one's total life.

To assess the problems and changes realistically and plan ahead is one of the most important keys to successful retirement.

An examination of clarifying attitudes which wil bear significantly upon happiness in retirement will be the thrust of this session:

- attitudes toward aging
- attitudes toward the present day
- attitudes toward retirement
- attitudes toward self

Reading Material: Your Retirement Psychology Guide
On Being Alone

Resource Consultant:

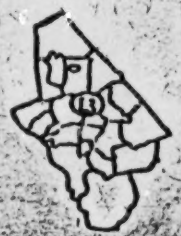
THE PRE-RETIREMENT CENTER IS OPEN WEEKDAYS FROM 8:30a.m. to 4:30p.m.

Pre-Retirement Services

The Lancaster County Pre-Retirement Center has the following goals:

- *to develop an awareness about the need for retirement planning
- *to serve as a clearinghouse for nationally recognized pre-retirement materials.
- *to inform and refer people to local pre-retirement seminars
- *to design a multi-media curriculum for use in adult education centers

The Pre-Retirement Center is a service of Lancaster Lebanon Intermediate Unit 13 and the School District of Lancaster



the New Direction...

Life does not end upon retirement, it merely takes a new direction

Pre-retirement services are provided by Lancaster-Lebanon Intermediate Unit 13 and the School District of Lancaster.

Pre-Retirement Center

6th floor Fulton Bank Bldg.,
1 Penn Sq.,
Lancaster, PA 17602
397-3096
Hours 8:30 a.m.-4:30p.m.

#3a

Are You Between 45 and 60...

-And Really Smart?

Are you smart about your future?

Ask yourself...

If you are, then take this quiz. Just answer "yes" or "no".

____Does your company have a pension plan or retirement fund?

____Will your retirement income be sufficient for your needs?

____Have you ever written to the Social Security Office for a copy of your records to check if they are crediting you with the proper amount?

____Do you have leisure time activities which are not related to your job?

____Have you thought of changing your residence to a different climate upon retirement?

If you have answered "yes" to all of these questions, you are smart. You ave started to plan your retirement. But how much planning have you done? "It's too far away for me to think about," you say.

Why start planning when you are 45?

Some things take time...like financial planning. With the way inflation is going, a little more set aside will be helpful later. Housing decisions also take time. Have you ever thought about moving after retirement? Take some time to visit that area now. Get the feel of the region. Would you still want to live there after the newness wears off?

What is pre-retirement planning all about? It is preparing for retirement before you get there. Retirement is a new direction in life. It's a part of life you have not experienced--and what you do not know MAY hurt you--may force you to see only one solution to a problem. A wise person will investigate the many different options before making decisions. AND THAT TAKES TIME!

These are the areas where planning is valuable:

Financial

Where will your retirement income be coming from? How much will you need? How can you get more security... through life insurance, annuities, stocks, bonds, savings?

Housing

What is the best location for your retirement needs? Will you move into a smaller house when you retire? Are retirement communities for you? Have you considered buying a mobile home?

Health

How can you prepare your body for a more enjoyable retirement? How much exercising should you do? Is more fiber really necessary in your diet as you get older? Your health is your most important asset. Begin now for a healthy retirement.

Emotional Adjustment

Some married couples have problems because they are together all day. Will this be a problem for you? Have you ever thought you may be living alone? Will you be able to adjust to that?

Leisure

You will have about 50 more hours a week to do what you want. Can you make valuable use of your time? What options are open to you? Experiment now by trying out new interests.

Legal Affairs

Have you given much thought to "setting your house in order"? Do you need a will if your property is held jointly? What does an executor do? What is a prenuptial agreement? Do you know what important papers to compile...something your family can rely on should something happen to you?

Think, then--act...

Emotional

When Your Parents Grow Old: Information And Resources To Help The Adult Son Or Daughter Cope With The Problems Of Aging Parents. Jane Otter.

A Good Age. Alex Comfort.

Growing Older: Things You Need To Know About Aging. Margaret Huyck.

Successful Aging. Olga Knopf.

Autobiographies

Words of wisdom from people who have experienced retirement....their problems and joys.

Side By Side. Willie Snow Ethridge.

These Rich Years: A Journal Of Retirement. Jean and Robert Hersey.

Threshold: The First Days Of Retirement. Alan Olmstead.

Mazeltov: You're Middle-Aged. Albert Vorspan.

Periodicals

Aging

Modern Maturity

Retirement Living

Social Security Bulletin

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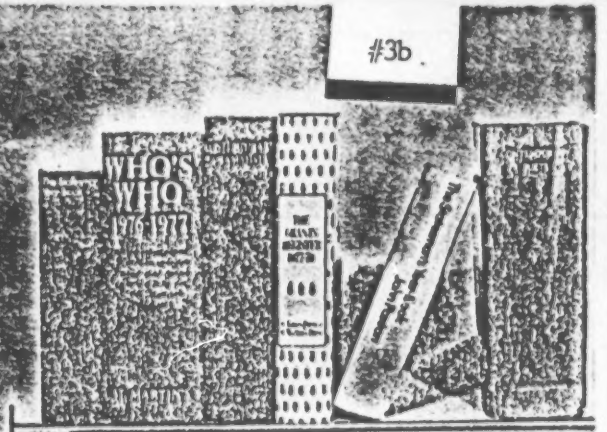
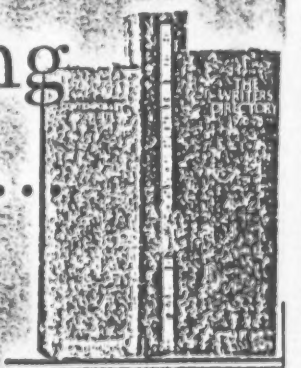
#3b.



A Selected Bibliography on Pre-Retirement Planning...



THESE PUBLICATIONS AVAILABLE AT LANCASTER COUNTY LIBRARY, 125 N. DUKE ST., LANCASTER. ADDITIONAL MATERIALS AVAILABLE AT THE PRE-RETIREMENT CENTER.

Retirement Guides

These books cover all areas of retirement planning; housing, legal, financial, medical, emotional, leisure. Try several.

The Retirement Handbook. Joseph Buckley.

The Complete Guide to Retirement. Thomas Collins.

The Complete Retirement Planning Book. Peter Dickinson.

The Nature of Retirement. Elon Moore.

Your Personal Guide to Successful Retirement. Sidney Margolius.

Make The Most of Your Retirement. Fessenden Blanchard.

Health

Sex After Sixty. Robert Butler. A frank discussion that will help relieve anxieties.

Stay Youthful and Fit. Lawrence Lamb.

Fitness After Forty. Eric Taylor.

Getting Older and Staying Young: A Doctor's Prescription For Continuing Vitality In Later Life. D.D. Stonecypher.

Housing

Why Americans Retire Abroad. Edward Fisher.

Where To Retire On A Small Income. Norman Ford. Chock full of information on the best locations at reasonable prices.

The National Directory of Retirement Residences. Noverre Musson. Lists over 1,000 residences and important features of each plus advice on how to choose a residence.

Guide To Retirement Living. Paul Holter. Also over 1,000 listings.

Leisure

Social Clubs For The Aging. Toni Merrill. How to organize and run a club including program suggestions.

Retire To Action: A Guide To Voluntary Service. Julietta Arthur. How to find a group that would like the benefit of your experience.

Retirement - A Time To Live Anew. Harry Hepner. A purposeful project approach.

Creative Crafts For Everyone. Garry Turner. For those who like to work with their hands

Financial

The Economics Of Being A Woman. DeeDee Ahern.

The Joy Of Money: The Contemporary Woman's Guide To Financial Freedom. Paula Nelson.

Medicare And Social Security: What You've Got Coming. Bruce Biosset.

You And Your Pension. Ralph Nader. One half of the people who expect pensions don't get them. What about you?

Sylvia Porter's Money Bock:How To Earn It, Spend It, Save It, Invest It, Borrow It, And Use It To Better Your Life. Sylvia Porter.

Don't Die Broke: A Guide For Retirees. Dorothy Winter.

Legal

Who Will Get Your Money? John Barnes. How to make sure your heirs get your estate.

Estate Planning For Wives: A Family's Financial Guide. Merle Dowd.

How Much Are You Worth? Everett Mattlin. Money management in understandable language.

#3c

PLANNING FOR YOUR FUTURE:

A TIMETABLE FOR RETIREMENT PLANNING

Prepared by
DONNA L. ELLENBERG
Pre-retirement Specialist

Lancaster Lebanon Intermediate Unit 13
1110 Enterprise Road, Lancaster, PA 17601

TIME TABLE: In Your 40's

1. Periodically send a "statement of earnings" postcard to Social Security requesting your wage records to assure that they are being properly credited to your account and correct address. Social Security record errors become difficult to have changed further back than three years. A request postcard may be obtained at your local Social Security office. (Keep several on hand.)

2. If you have a pension, understand the details of the plan and what it promises.

3. Inventory your assets and project an estimated retirement income. Financial planning is something you don't want to postpone until you're 60 or 65. Since it takes time to acquire assets, start early – not later than in your forties. Develop a plan that will supplement company income and Social Security, if necessary, by considering the following options:
   A. Start a long-term savings program with automatic payroll deductions, Certificates of Deposit or various savings plans. A good plan would be one that pays from day of deposit to day of withdrawal and compounds "continuously".
   B. If you have an employee contributing plan, increase the annuity that you will receive upon retirement by increasing your personal contribution now.
   C. If you are eligible to contribute to a tax-deferred annuity account, investigate the advantages. (Employees of hospitals, foundations, non-profit organizations and public schools usually qualify.)
   D. If you are self-employed or without a company pension program, consider opening a Keough or IRA account. The money can go into various investment vehicles and accumulates tax-deferred interest. Inquire at you bank, savings and loan association, insurance agency or brokerage firm.
   E. If you earn above the FICA earnings base and your company participates in the bond-a-matic plan administered under Social Security, you may elect to continue the regular deductions until the end of the year; the additional money is then placed in Government Series E Bonds in your account.
   F. Consider a savings plan which would shelter your interest income during your high earnings/high tax years until you are presumably in a lower tax bracket. Some considerations include: Government Series E Bonds, Freedom Shares, Deferred Annuities, Municipal Bonds or Municipal Bond Mutual Funds. See your banker, insurance agent or broker.

4. If you have not already done so, make out a will! If you have a will, review it regularly(every three years OR if you move to another state OR your family circumstances change.)

5. If you're buying a new home in your 40's, give it a long look as you go over future plans. Michael Sumichrast, chief economist for the National Association of Home Builders, suggests that pre-retirement planners buy a home in a thriving area where the supply of rental units may be short.

6. Another suggestion is to consider the availability or conversion possibility of ground floor rooms to bedrooms and bath. While you are still working might be the time to consider doing the conversion.

7. Take time now to look into the future of your neighborhood for zoning and tax rate structures.

8. The best way to be young for your years at 60 and 70 is to begin to take better care of yourself at 40 and 50.

TIME TABLE: In Your 50's

1. Continue to keep in touch with Social Security as to the accuracy of your withholdings.

2. Update your financial plan, keeping in mind increasing inflation. If you're living a very comfortable lifestyle today, you won't be able to continue that lifestyle in retirement unless you do some realistic planning.

3. To determine whether or not you are fully vested in your company's pension plan, that is, you have worked long enough to qualify for pension benefits at retirement age, consult the personnel director of your company.

4. If you have accumulated a large amount of assets, in order to save on taxes, you might need an elaborate estate plan which includes a type of trust fund. Check with an estate planner or bank official. Whether or not you end up employing their services, their suggestions are worth considering.

5. If you have insurance policy dividends accumulating with your insurance company, check to see if you could earn a higher rate of interest by switching them to other forms of savings; or consider buying extra coverage with the dividend payments.

6. Check to make sure the beneficiary designate on your life insurance policy is up-to-date. Have you provided for alternate or contingent beneficiaries? Remember that life insurance and company retirement plan death benefits do not pass onto your heirs under your will; they go instead to the designated beneficiary.

7. Concentrate on good health practices. Have a regular physical and dental check-up as often as your doctor suggests. Start early on a regular exercise program. Waiting until retirement may be too late!

8. Join your local ambulance association. In the event of any emergency, transportation costs are significantly reduced for members.

9. Think about where you would like to live. If changing climates is on your list for retirement, begin writing to various localities, for example, the Chamber of Commerce of the cities you have selected. Plan to experience the climate year-round. Take the time to evaluate what you'll gain versus what you'll have to give up.

10. Use your vacation time to test desired locations.

11. While still actively employed, join some association, political organization, civic group or club related to your field of interests. Establish yourself. Take time to test, evaluate, and perfect.

12. Know exactly what makes you happiest; determine your areas of greatest interest; assess the skills that you have developed over the years, for instance, using your hands, using your mind, using your eyes, using leadership abilities, organizing, being creative, working with people, and so on.

13. Take advantage of a pre-retirement seminar which may be scheduled through your company or available in your local community. The purpose of these seminars is to provide you with practical information on a variety of retirement matters such as: housing, community resources, Social Security, Medicare, financial planning, leisure opportunities, legal affairs, and health maintenance; and to help you develop realistic expectations of retirement.

14. Now is a good time to study the contrasting lifestyles and attitudes of a variety of retirees. The more you do this, the clearer it will become that to remain cheerfully interested in the concerns of family and friends and to be curious about the world around you, will make a good life whatever your age may be.

TIME TABLE: Early 60's

1. This is an ideal opportunity to determine whether early retirement 62-65 would be to your financial (and emotional?) advantage. Check with both your personnel officer and the Social Security Administration. For Social Security benefits, it generally takes you 12 years to make up the financial reduction of early retirement at age 62.

2. Begin to put in order the documents necessary to process Social Security benefits:
   a. Husband's Social Security Card
   b. Wife's Social Security Card
   c. Proof of husband's age
   d. Proof of wife's age
   e. Your marriage certificate
   f. Copy of your latest income tax "withholding statement" (Form W-2). If you are self-employed, a copy of your latest income-tax return.

3. If you decide upon early retirement, determine whether your company medical insurance will carry over prior to 65 and Medicare (and after).

4. Assess your home needs – installing downstairs bathroom, remodeling, etc. Do some longe-range planning by considering your needs 10 years from now. Will you be able to continue your lawn maintenance, snow removal, climbing stairs, etc.?

5. If you are thinking of selling your home, you may want to wait until you are 65 to take advantage of the special tax breaks. By all means see a tax expert before you sell.

6. Don't put your will away and forget it as years go by. Wills should be reviewed and revised periodically. Through a properly prepared will, your property will pass on to your heirs exactly as you wish.

7. Determine what ongoing financial obligations you have and for how long; for example, mortgage or education payments.

8. If you have been part of a payroll savings plan, you may wish to transfer Series E bonds to Series H bonds, arranging bond maturities to fall at staggered intervals. While holding onto the principal, the interest income semi-annually may answer your need for supplemental income.

9. Practice living on your anticipated retirement income for a month or so.

10. Get together with your spouse on the basics. As a couple, plan individual and togetherness routines for now and after retirement to avoid getting in each other's hair and underfoot later on. Try some role swapping.

11. Prepare a retirement activity now to enrich the present and prepare for a happier future. Some people approach retirement with a do-nothing attitude. For someone who has never done much to begin with, this could be fine, but for most of us it means boredom, frustration, and rapid aging of the mind.

12. Plan a retirement trip.

13. Become aware of what recreation, civic activities, and community resources exist in your area for retirees. Investigate local and government volunteer opportunities. (some pay)

14. Re-evaluate your clothing needs. Begin evaluating appliances. Replace, if necessary, while your income is greater.

TIME TABLE: Before Retirement

1. Plan to bring to retirement a variety of resources and accurate information.

2. Have a complete physical and dental check-up before you retire while you are still covered by company insurance policy.

3. Know your retirement income. Estimate your cost of living: rent, food, insurance, health care, transportation, clothing, recreation, etc. In order to get a complete financial picture, you'll need to know what you'll have, as well as what you'll need to spend.

4. Determine from the personnel officer of your company the following:
   a. Exactly how much your pension will be
   b. What company or bank will send your pension and when your first check will arrive
   c. What you can do about accrued vacation time
   d. If there are any special annuitant benefits
   e. If you qualify for supplemental medical or hospital insurance.

5. Register with your Social Security office at least 3 months prior to retirement (processing records takes time). Take with you the necessary documents to apply. Generally you can avoid the "crowds" and the waiting in line at the S.S. office if you plan to apply late in the afternoon or later in the week.

6. If you anticipate a second career, get a copy of the pamphlet "You Can Work and Still Get Social Security" from your local Social Security office.

7. If you have changed jobs several times, you could be entitled to partial pensions based on a company's contributions to its pension plan while you worked there. Vesting qualifications vary greatly. Check.

8. Certain retirement benefits are available to veterans. To see if you qualify, check with the Veterans Administration or any of the local service clubs.

9. If you have little or no cash income or assets, you may be eligible to receive Supplementary Security Income (SSI) and food stamps. Check with the Social Security office or your county welfare office.

10. Begin "setting your house in order". Compile your important papers, something your family can rely on should something happen to you. File the following in a safe deposit box or disaster proof container at home:
    a. birth certificates, adoption papers, marriage certificate, divorce record, and death certificates
    b. military service records
    c. pension papers
    d. the wills of you and your spouse
    e. mortgages, security agreements, installment contracts, and other evidences of your debt
    f. copies of all contracts you hold, abstracts of titles and deeds.
    g. list of debts owed to you
    h. all stocks, bonds, and other certificates of investment plus notations of all savings accounts

11. If you are primarily concerned with reducing costs in retirement, you may wish to convert your life insurance policy to a paid-up policy, thereby eliminating additional premium payments.

12. If you receive a lump-sum distribution from a qualified pension or profit sharing plan, you can avoid any current income tax on those funds by transferring them to an Individual Retirement Account within 60 days.

13. Don't procrastinate in making realistic plans for your day-to-day living.

TIME TABLE: After Retirement

1. If you become 65 but continue to work, you are still eligible for Medicare benefits. Initiate procedures on your own. You'll need your birth certificate and Social Security card.

2. On the average, Medicare pays 72% of hospital costs and 54% of doctor bills. You may wish to consider buying private insurance to dovetail Medicare coverage. What you will need will be supplemental insurance, not major medical. Questions on Medicare Supplemental insurance may be directed to:
   Health Insurance Institute
   277 Park Avenue
   New York, NY 10017

3. One tax advantage occurs once you reach the age of 65. You are now entitled to collect double exemptions.

4. Although Social Security benefits are tax-free, part or all of your pension will be subject to income tax. If you are required to estimate your taxes quarterly, check out the procedures and appropriate forms with your tax accountant or the IRS. Become a knowledgeable "tax" expert yourself.

5. If you sell your home after 65, part or all of the profit might be tax free. A guide to tax information for retirees entitled "Tax Facts" is available through the American Association of Retired Persons. Consult your local chapter or write to:
   Tax Facts
   % NRTA-AARP
   1909 K Street, N.W.
   Washington, D.C. 20049

6. All states have special departments that can provide you with specific information as to agencies and organizations operating within your local area for retirees. To receive a directory of the state agencies write to:
   U.S. Dept. of Health, Education and Welfare
   Office of Human Development
   Administration on Aging
   Washington, D.C. 20201

7. Some auto insurance companies offer premium reductions to drivers of retirement age. Be sure to ask your agent.

8. Home repairs cost more year to year. Ask for a property insurance assessment every year to be certain your property is adequately covered from fire and other hazards. Avoid suffering a loss you can't afford to replace.

9. If your car is more than four years old, you should think about dropping the collision insurance you have; it might not be worth its cost to you. If you're thinking about buying a new car, it's a good idea to check with your insurance agent on which models are less expensive to insure.

10. Make haste slowly. Give yourself the time necessary to adjust to your new environment and set of circumstances. Base your decisions on facts.

11. Transfer your thinking to a new activity and leave the worries, responsibilities and satisfactions of the job to someone else.

"Planning For Your Future" is a product of Lancaster-Lebanon I.U. 13 Adult Education Pre-retirement Program. This project is supported in whole or in part by the U.S. Office of Education, Department of Health, Education and Welfare and the Pennsylvania Department of Education. However, the opinions expressed herein do not necessarily reflect the position or policy of the U.S. Office of Education or the Pennsylvania Department of Education, and no official endorsement should be inferred.

INTRODUCTION TO THE PRE-RETIREMENT REHEARSAL PROJECT

1. Black	
2. "Pre-Retirement Rehearsal Project"	FADE UP MUSIC
3. Group of retirees	More people than ever before have the opportunity to retire. Increases in pension programs and benefits have allowed people to retire more comfortably.
4. Irv and Polly with lawyer	Yet, retirement is still a major change in a person's life style. Income and tax returns change, social patterns change because people no longer see their friends every day at work, housing needs may change depending on one's physical health and economic situation, and so on.
5. Irv and Polly looking at map	Successful adjustment to retirement depends on many factors. Two key elements are having realistic expectations about retirement and planning for retirement. FADE OUT MUSIC
6. I.U. logo	The Adult Education Department of Intermediate Unit 13 has been helping people prepare for retirement by conducting pre-retirement seminars over the past four years. As a leader in establishing community-based pre-retirement seminars, the Adult Education department applied for a Section 309 Special Demonstration Grant to further develop materials and awareness about pre-retirement education.
7. Donna presenting materials to class	The goal of the Pre-retirement Rehearsal Project is to make people 45 years of age and older more aware of pre-retirement planning and to give them the tools to plan for retirement. The grant specifically focuses on people with low academic ability and minimum coping skills.

8. Community awareness Information clearinghouse Inform and refer Curriculum design	The four objectives to accomplish this goal are: - develop an awareness in the community for the need to plan for retirement - serve as a clearinghouse for nationally recognised pre-retirement materials - inform and refer people to local seminars - design a multi-media curriculum for use in adult education centers
9. Pre-Retirement Center sign	The major step in accomplishing these objectives was the opening of the Pre-Retirement Center in beautiful downtown Lancaster.
10. Donna	The Center is staffed by four persons: Donna Ellenberg, Pre-retirement Specialist...
11. Herb	Herb Kruger, Media Specialist,....
12. Carol	Carol Gadbois, Secretary,....
13. Bernie	and Bernice Bender, Secretary.
14."Are You Between 45 and 60 And Really Smart" brochure	To increase community awareness a brochure was designed to motivate people between 45 and 60 to think about their retirement. Typically people don't think about retirement until they are 60 or older. In fact they should start planning in their 40's.
15. Newspaper	Another aspect of community awareness is the publicity the Center has received. Local newspapers have printed stories about the Center and the services it provides. Also the local television and radio stations have broadcast information about the Center.
16. Hershey Conference	In addition the staff has participated in the programs of various civic groups, professional organizations, and conferences.
17. Prepare Now For Your Future	A slide/tape program which describes the typical concerns of a couple as they plan for retirement was produced by the Center.

18. Irv and Polly at Farmer's Market	It talks about financial matters.....
19. Apartment building	housing requirements.....
20. Getting blood pressure checked	health needs.....
21.	emotional adjustments.....
22. Volunteer	leisure activities.....
23. Speaking to lawyer	and legal affairs.
24. Film reel	Since there are commercially produced materials available in the areas of retirement, the Center sponsored a film festival. The purposes of the festival were to make people more aware of media resources and to form a consortium to purchase the best films.
25. Display	Our silent representative for community awareness is a display which illustrates the areas to consider when planning for retirement. The display holds brochures and literature written by the Center.
26. Donna on phone	The Pre-Retirement Center also answers questions from the public. Answers not readily available are researched and usually presented to the client in the form of a series of options.
27. Seminar	If appropriate the client is referred to an expert in the area of the client's needs or to a local pre-retirement seminar.
28. Library	Another aspect of the Center is the resource library. Books, pamphlets, brochures, and periodicals all relating to pre-retirement have been collected so that interested persons can pursue specific topics or general information.

29. Studio of info on wide range	The materials at the Center are written on various academic levels so that a wide range of people will find relevant information.
30. Studio of different packages	The resource library houses fourteen different packages produced by both commercial and non-commercial enterprises.
31. Talking to business person - presenting materials	These courses are of particular interest to businesses and organizations who are forming pre-retirement classes because they can compare the advantages of several courses.
32. A selected bibliography	Curriculum development was a large segment of the grant. "A Selected Bibliography On Pre-retirement Planning" was written in cooperation with the Lancaster County Public Library. It is a guide for people who want to persue planning on an individual basis rather than in group seminars. All of the books listed are available through the Lancaster Library.
33. Planning Brochure	Another brochure entitled "Planning For Your Future: A Timetable For Retirement Planning" contains practical suggestions about what you can do in your 40's, 50's, 60's, what to do just before retirement, and after retirement.
34. Person taking survey	Surveys were conducted to determine the topics that concerned people most about their retirement.
35. Seminar	Based on the information from these surveys a course outline was written for a pre-retirement program. There are nine sessions covering the following areas: finances, health, leisure, emotions, housing, and legal affairs.
36. Resource expert	In each area a local expert is invited to serve as a resource consultant.

37. Packet	The course materials are booklets by well-known national organizations and pamphlets from local organizations.
38. Teacher training	Training sessions were conducted by the Center for the facilitators of the Pre-retirement Seminars. The curriculum was tested in the seminars which were sponsored by the Lancaster County Office of Aging and Intermediate Unit 13.
39. ABE course booklet	Another curriculum was developed specifically for limited academic people. It consists of a series of easy-to-read booklets on different retirement topics. At the end of the booklet are questions on comprehension, grammar, and reasoning.
40. Teachers Guide	A special teachers guide was prepared for each unit. It introduces the topic and suggests multiple options for handling the topic in the classroom as well as providing an answer key to the students booklet.
41. Housing Options title slide	Two slide/tape programs were produced to enhance the pre-retirement seminars. "Housing Options in Lancaster County" investigates the options a person about to retire could consider.
42. Mobile home	It covers everything from buying a smaller home or mobile home to.....
43. Retirement community	special retirement communities.
44. Are You Going To Take Retirement Cold Turkey?	The second slide/tape program deals with leisure time activities in Lancaster County.
45. Hobby	It suggests possible activities in the areas of hobbies ....
46. Volunteer Activity	volunteer activities .....
47. Social organizations	social organizations ....

48. Educational opportunities	educational opportunities .....
49. travel	travel .....
50. Second career	second career .....
51. YMCA	and recreation. In both slide/tape programs emphasis is placed on using local resources. Both programs incorporate local scenes and information.
52. Pre-Retirement Center	FADE UP MUSIC Curriculum development, Information and referral, Clearinghouse for materials, and community awareness were the four objectives of the Pre-retirement Rehearsal Project. It provided a valuable service by making people more aware of the need for pre-retirement planning and at the same time developing resources to meet that need.
53. Produced by Herb Kruger Donna Ellenberg, Pre-retirement Specialist	
54. This presentation is a product of a research and development grant awarded to Lancaster-Lebanon Intermediate Unit 13 Adult Education Program in conjunction with the School District of Lancaster. Sherry Royce, Project Director	
55. The Rehearsal For Retirement Project is supported in whole or in part by the U.S. Office of Education. However, the opinions expressed in this program do not necessarily reflect the position or policy of the U.S. Office of Education or the Pennsylvania Dept. of Education, and no official endorsement should be inferred.	FADE OUT MUSIC
56. BLACK	

PRE-RETIREMENT PLANNING SURVEY
(A survey designed for employees 50 years and more)

This questionaire is part of a research program which will provide important information about pre-retirement planning. Your name is not required. With your help we will use this vital research in evaluating and establishing new courses in pre-retirement planning. Please complete the survey as soon as possible and return it to your personnel officer. Your co-operation will be greatly appreciated.

Vital Statistics:

☐ Male ☐ Female

Marital Status: ☐ Single ☐ Married ☐ Separated ☐ Divorced ☐ Widowed

Present Age: ☐

I. Looking at Retirement

1. What is the mandatory retirement age where you work? _____
2. If mandatory retirement occurs on your birthday, will you be permitted to finish out the year? _____
3. Are you covered by a retirement pension plan where you work? _____
4. Have you checked with your personnel officer to find out what amount your pension will be? _____
5. Do you know how many of the fringe benefits you now have will carry over to retirement, for example, life and health insurance? _____
6. Have you ever considered early retirement? _____ At what age? _____
7. Do you think your retirement income will be adequate? _____
8. Have you ever inquired at the Social Security Administration to find out if your account is in order? _____
9. Can you show visual proof of age for both man and wife and proof of marriage (certificates necessary to place claims with Social Security)?
10. Where do you expect to live when you retire? _____
11. Is a warmer climate important to your health and well-being? _____

12. How important to you is the nearness of family and friends? _____

_____

13. Do you have a will?_____

14. Does your spouse have a will?_____

15. With all of the IRS changes in estate tax laws in 1977, did you review or have your will revised?_____

16. What do you plan to do with your free time in retirement?_____

_____

17. Are you aware of what recreation, civic activities, and community resources exist in your area for retirees? List the ones you know.

_____

_____

18. Where would you go for help if you ran into problems after you retire?

_____

_____

II. Consider for a moment the first adjustments in lifestyle you may face when you retire.

.your income may be reduced.

.the regularity of the schedule you have worked for the last 40 years will not exist.

.your association with co-workers will end.

.your leisure hours will replace the hours you worked.

.your association with your spouse (if both are retired) will become a closer one.

1. How will you prepare yourself for these initial adjustments?_____

_____

_____

III. Concerns

Please read the following list of concerns:

.Remaining in my home as long as I can.

.Knowing what resources and services are available.

.Setting my "house" in order (legally).

.Keeping in touch with my family.

.How I am remembered after I die.

.Keeping my spouse happy in retirement.

.Achieving a rich and satisfying life by being useful in retirement.

.Preserving my personal independence.

.Remaining physically and mentally active.

.Understanding the rights and benefits of older Americans.

1. Which one of the above concerns is most important to you?_____

_____

2. Which one is next important to you?_____

_____

3. Which one is third most important?_____

_____

IV. Planning

1. Do you think planning for your retirement is necessary? _____
2. Are you <u>now</u> planning for your retirement?_____
3. At what age do you think people should begin to prepare for their retirement?_____
4. What would encourage you to plan early for your retirement?_____

_____

5. Would you like to know in advance what to expect? _____ How retirement living will be?_____
6. Do you expect that planning might improve your chances for a better retirement?_____
7. Would you take advantage of a pre-retirement counseling or financial planning program if offered to you by your employer?_____

_____

8. On your own would you seek out a preparation for retirement program?

_____

9. Check the topics that would be of most interest to you:

___Health Maintenance ____ Housing (retirement location)

___Nutrition Planning ___ Living Alone

____Legal Matters-Preparation of Will
____Personal Safety
____Use of Leisure Time
____Consumer Information
____Lifestyle Adjustments in Retirement
____How to make my wife happy in retirement
____How to make my husband happy in retirement
____Records needed upon retirement
____Social Security and Medicare
____Savings and Investments
____Life Insurance
____Community Resources and Services
____Various Forms of Taxes (Tax Planning)
____Money Management
____Retirement pension provisions
____Recreation
____Travel and Hobbies
____Second Career
____Volunteer Work
____Planning a Schedule for Retirement

financial assistance

For more information, contact:

Pre-Retirement Center
Fulton Bank Building, 6th Floor
Penn Square
Lancaster, PA 17602
Telephone: 397-3096

PRE-RETIREMENT PLANNING SURVEY
(a survey designed for individuals 2 or 3 years after retirement)

This questionare is part of a research program which will provide important information about pre-retirement planning. With your help we will use this vital research in evaluating and establishing new courses in pre-retirement planning. Please complete as soon as possible. Your co-operation will be greatly appreciated.

Vital Statistics: /___/ Male /___/ Female

Marital Status: /___/ Single /___/ Married /___/ Seperated
/___/ Divorced /___/ Widowed

Years since retiring: /__/

1. What concerned you most about retirement before you retired? (money, health, housing, your attitude, legal matters, time-on-your-hands, boredom, services, community resources, recreation, retirement job, life insurance, others,_____
_____

2. What concerns were justified?_____
_____

3. What concerns do you still have?_____
_____

4. What adjustments in lifestyle were hardest for you the first year after retirement? Check:

____a reduced income
____the absence of a regular work schedule
____the missed association of co-workers
____the increase in leisure hours
____boredom
____a new close association with husband or wife?
____Others (list)
____
____
____

5. How had you prepared yourself for retirement?_____
_____
_____

6. How much contact did you have with your personnel office regarding your pension and benefits? _____
_____

7. Did you attend a preparation for retirement program or a financial planning course provided by your employer or on your own?_____

_____

8. If yes, what areas of the course were most beneficial to you?_____

_____

_____

_____

9. Under the "if I knew then what I know now" category, what do you wish you had known then -- before retirement?_____

_____

_____

10. What would you reccommend to people who are nearing retirement?_____

_____

11. In what areas should you have planned for your retirement better:_____

_____

_____

_____

12. Check those areas of information which you feel would be most helpful to individuals before retirement:

____ Health Maintenance

____ Nutrition Planning

____ Planning a Schedule for retirement

____ Housing (retirement location)

____ Living Alone

____ Legal Matters-Preparation of Will

____ Personal Safety

____ Use of Leisure Time

____ Consumer Information

____ Lifestyle Admustments in Retirement

____ How to make my wife happy in retirement

____ How to make my husband happy in retirement

____ Life Insurance

____ Records needed upon retirement

____ Social Security and Medicare

____ Savings and Investment

____ Community Resources and Services

____ Various Forms of Taxes (Tax Planning)

____ Money Management

____ Retirement pension provisions

____ Recreation

____ Travel and Hobbies

____ Second Career

____ Volunteer Work

13. By looking back, at what age do you now think an individual should begin preparing for retirement?_____

_____

14. How has your life changed since retiring? _____

_____

_____

_____

_____

_____

For more information, contact:

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Lancaster, PA 17602
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OFFICE OF AGING INTERMEDIATE UNIT 13

Pre-retirement Classes

CLASS	DATES	LOCATION	PERSONS ENROLLED
1	9/19/77 - 10/12/77	Conestoga View	13
2	10/18/77 - 11/10/77	Manheim Township	18
3	11/7/77 - 11/30/77	Hellenic Church	15
4	11/15/77 - 12/13/77	Manheim Township	18
5	11/22/77 - 12/20/77	Lancaster General	17
6	11/22/77 - 12/20/77	Lancaster General	16
7	3/1/78 - 3/29/78	Manheim Township	18
8	4/4/78 - 4/27/78	Hellenic Church	15
9	5/2/78 - 5/25/78	Conestoga View	20
10	5/9/78 - 6/1/78	Conestoga View	19
11	9/25/78 - 10/18/78	Warwick High School	11
12	10/2/78 - 10/30/78	Manheim Township	19
13	10/24/78 - 11/16/78	Ephrata High School	9
14	3/15/76 - 3/22/76	Intermediate Unit 13	21 Teachers
15	6/10/76 - 7/27/76	Office of Aging	65 PSE Employees
			294

P2a

REGISTRATION: PRE-RETIREMENT EDUCATION PROGRAM

1. Name: _____ Sex: M __ F __

2. Address: _____

_____ Zip: _____

3. Telephone: Area Code _____ _____

4. Marital Status: Single ____ Married ____ Separated ____ Divorced ____ Widowed ____

5. Age: _____ (Registration is limited to those 45 years of age and older)

6. At what age do you anticipate retiring? _____

7. Which of the following pre-retirement concerns are of most interest to you:

_____ Health Maintenance	_____ Housing
_____ Nutrition Planning	_____ Living Alone
_____ Legal Matters - Preparation of will	X Life Insurance
_____ Personal Safety	_____ Community Resources and Services
X Use of Leisure Time	X Various Forms of Taxes (Tax Planning)
X Consumer Information	X Money Management
X Lifestyle Adjustments in Retirement	X Retirement Pension Provisions
X How to make my wife happy in retirement	_____ Recreation
_____ How to make my husband happy in retirement	X Travel and Hobbies
X Records needed upon retirement	_____ Second Career
X Social Security and Medicare	_____ Volunteer Work
X Savings and Investments	X Planning a Schedule for Retirement
_____ Financial Assistance	

ENROLLMENT IS LIMITED TO 30 PARTICIPANTS. IMMEDIATE REGISTRATION IS SUGGESTED.

Sponsored by Pre-retirement Center, Adult Education, Lancaster-Lebanon IU 13

F 2b

For Participants:

PRE-RETIREMENT EVALUATION FORM

Please circle number you feel appropriate

1. Rate your overall opinion of the retirement planning program.	Excellent (1)	2	Average 3	4	Poor 5	6
2. Which session did you like BEST? Why?	_____				
3. Which session did you like LEAST? Why?	_____				
4. Was the emphasis of the program on the areas which are of importance to you?	Completely 1	(2)	Somewhat 3	4	Not at all 5	6
5. The amount of material was:	Too Much 1	2	Adequate 3	4	Insufficient 5	6
6. Rate the retirement planning sessions as to amount of NEW information gained:	Extensive 1	(2)	Adequate 3	4	Insufficient 5	6
7. Rate the retirement planning sessions as to the amount of USABLE information:	Beneficial (1)	2	Some Use 3	4	Limited Use 5	6
8. The length of the sessions was:	Too Long 1	2	About Right 3	(4)	5	6
9. Rate the opportunity for YOU to exchange or share ideas during the sessions:	Excellent 1	(2)	Average 3	4	Poor 5	6

10. Check below the areas in which you are still concerned about as you approach retirement:

_____ Estate Planning	_____ Social Security	____ Leisure Time Activities
_____ Legal Planning	_____ Medicare	_____ Need for Employment
_____ Taxes	_____ My Health	_____ Where to live
_____ Retirement Income	_____ Adjustments	_____ Other (please explain)

Additional comments: _____

_____

_____